

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Todd L. Culbreath	: CHAPTER 13
xxx-xx-99495	:
701 Buttonwood Street	: CASE NO. 18-11155-JKF
Norristown PA 19401	:
	:
	:
Debtor	:
	:

CERTIFICATION OF SERVICE

I, Michael W. Gallagher, Esquire, attorney for the Debtor, do hereby certify that on June 27, 2018, I did serve the attached Notice of re-scheduling of the Meeting of Creditors pursuant to 11 U.S.C. §362, from June 15, 2018 to July 27, 2018, 10:00 A.M., by electronic means and/or regular first class mail, postage prepaid, on the persons set forth below, at the addresses listed with each name:

Berkheimer Associates
c/o David R. Gordon, Esq
1883 Jory Road
Pen Argyl, PA 18072
For Norristown Borough and
Norristown School District

LVNV Funding, LLC
Resurgent Capital Services
P.O. Box 10587
Greenville, SC 29603-0587
Successor to Citibank N.A.

Comenity Bank Bankruptcy Dept.
c/o Weinstein & Riley PS
2001 Western Ave., Suite 400
Seattle, WA 98121

Comenity Bank Bankruptcy Dept.
c/o Quantum3 Group LLC
P.O. Box 788
Kirkland WA 98083-0788

Credit One Bank
General Correspondence
P.O. Box 98873
Las Vegas, NV 89193-8873

First Premier Bank
3820 N. Louise Avenue
Sioux Falls, SD 57107

Kevin G. McDonald Esquire
KML Law Group
701 Market Street
Philadelphia, PA 19106
Attorney for Homebridge/Cenlar FSB

Lloyd S. Markind, Esquire
1060 Andrew Drive
West Chester, PA 19380
Attorney for Meenan Oil Company

Penn Dental
711 W. Lancaster Ave.
Bryn Mawr, PA 19010

Pennsylvania Department of Revenue
Dept. 280946
Harrisburg, PA 17128-0946

Homebridge Financial Services Inc.
Cenlar F.S.B.
425 Phillips Blvd.
Ewing, NJ 08618

Internal Revenue Service
Central Insolvency Unit
P.O. Box 7346
Philadelphia PA 19101-7346

Date: June 27, 2018

/s/Michael W. Gallagher
MICHAEL W. GALLAGHER, ESQUIRE
401 West Johnson Highway
Suite 4
East Norriton, PA 19401
(484)679-1488
(610)365-7919 Fax
Attorney for Debtor

MICHAEL W. GALLAGHER

Attorney-at-Law

401 West Johnson Highway

Suite 4

East Norriton, PA 19401

(484)679-1488

Fax: (610)365-7919

E-Mail: mwglaw1@verizon.net

June 27, 2018

To All Creditors, Parties
in Interest, and Representatives

In re Todd L. Culbreath
U.S. Bankruptcy Court E.D.PA
No. 18-11155-JKF, Chapter 13:
Rescheduled Creditors Meeting
Per 11 U.S.C. §341(a)

To Whom It May Concern:

Please be informed that the date of the Creditors Meeting in the above-captioned case, of which you have been previously notified by the Court, has been changed. The new date is July 27, 2018 at 10:00 A.M. The location remains the same.

A copy of the original notice is enclosed with this letter for your convenience.

IF YOU ARE PLANNING TO ATTEND, you should tell the Chapter 13 Trustee's office significantly in advance. The management of the building where the Trustee's office is located has instituted a policy requiring all visitors to be pre-approved and to stop at the security desk on the first floor to pick up a pass for the building. Persons not so approved may not be admitted.

Certain information, including account number(s) and/or Social Security number(s), has been provided in this letter to assist you in locating your records and/or as required by law or regulation only. No release of such information to third parties or waivers of privacy rights, if any, is authorized by this letter

Yours truly,

A handwritten signature in black ink, appearing to read "Michael W. Gallagher", written in a cursive style.

Michael W. Gallagher

MWG/tp
enc.

Information to identify the case:

Debtor 1	Todd L. Culbreath	Social Security number or ITIN	██████-9495
	First Name Middle Name Last Name	EIN	██-██-██████
Debtor 2		Social Security number or ITIN	██████-██
(Spouse, if filing)	First Name Middle Name Last Name	EIN	██-██-██████
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter	13 2/21/18
Case number:	18-11155-jkf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Todd L. Culbreath	
2. All other names used in the last 8 years		
3. Address	701 Buttonwood St Norristown, PA 19401	
4. Debtor's attorney Name and address	MICHAEL W. GALLAGHER 401 West Johnson Highway Suite 4 East Norriton, PA 19401	Contact phone (484)679-1488 Email: mwqlaw@msn.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> -- 8:30 A.M. to 5:00 P.M. <u>Reading Office</u> -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 5/18/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 15, 2018 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 8/14/18 Filing deadline: 6/25/18 Filing deadline: 8/20/18
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 484.69 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 7/25/18 at 09:30 AM, Location: Courtroom #3, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	